

Fill in this information to identify the case:

Debtor 1 Kostyantyn BugarenkoDebtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 19-11270

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A.Court claim no. (if known): n/aLast 4 digits of any number you use to  
identify the debtor's account:6 9 1 9

Date of payment change:

Must be at least 21 days after date  
of this notice04/17/2023

New total payment:

\$ 628.16

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Prime Rate ChangeCurrent interest rate: 7.70%New interest rate: 7.95%Current principal and interest payment: \$ 665.91New principal and interest payment: \$ 628.16**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Kostyantyn Bugarenko  
First Name Middle Name Last Name

Case number (if known) 19-11270

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Reilly Fiske

Signature

Date 03/24/2023

Print: Reilly Fiske  
First Name Middle Name Last Name

Title Senior Specialist

Company KeyBank N.A.

Address 4910 Tiedeman Road  
Number Street  
Brooklyn OH 44144  
City State ZIP Code

Contact phone 866-325-9723

Email bk\_specialists@keybank.com

History of Rate Change (KRCH)

██████████6919		RATE CHANGE HISTORY				03/24/23 08:28:27	
K	BUGARENK	1ST PMT 07/17/17	INV 210/005	TYPE CONV.	RES	CNS	MAN B
		CUR PMT 04/17/23	PB	54722.74	IR 07.70000	GRP	
PLAN: KEOP CONT TYPE: VAR/OPEN		NEXT CONT: 05/19/32		REM TERM 290		STATUS: A	
-----							
SG: 01 OF 01		DATE RANGE: __/__/__		TO __/__/__		LIST:	
-----*							
				HISTORY OF RATE CHANGE		*	
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BILL DT		EFF DT	IR	IDX CDE	IDX VAL	SOURCE	
11/23/22		11/03/22	6.95000	PRMD	7.00000	INDEX	
12/23/22		12/15/22	7.45000	PRMD	7.50000	INDEX	
02/23/23		02/02/23	7.70000	PRMD	7.75000	INDEX	
03/23/23		03/23/23	7.95000	PRMD	8.00000	INDEX	

-----PF20: PF KEYS--

UNITED STATES BANKRUPTCY COURT  
Eastern District of Pennsylvania (Philadelphia)

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In Re: Kostyantyn Bugarenko

Case No. 19-11270

Chapter 13

Debtor(s).

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**CERTIFICATE OF SERVICE**

I hereby certify that on March 24, 2023, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney  
TOVA WEISS

Trustee  
SCOTT F. WATERMAN

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor

Kostyantyn Bugarenko  
60 Princeton Road  
Huntingdon Valley, PA 19006

/s/Reilly Fiske  
Bankruptcy Specialist  
KeyBank N.A.